

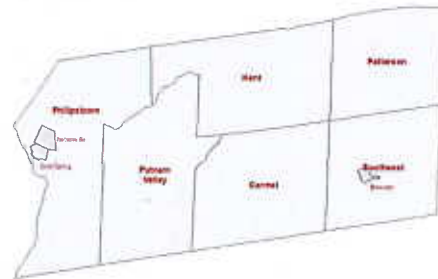
## VILLAGE OF BREWSTER

### DEMOGRAPHICS

Demographic data on the village level is critical to a Comprehensive Plan. Demographics provide a snapshot of current conditions and the analysis of demographics assist in identifying trends that will aid in future planning efforts for the village. In order to make well informed decisions, it is important to begin at the county level in order to provide an overall picture of the village within the context of its surroundings.

Putnam County is located in the Mid-Hudson Region of New York State. The County is about 50 miles north of New York City and is on the outer ring of the city's metropolitan area. Putnam is bordered on the west by the Hudson River, on the north by Dutchess County, on the east by the State of Connecticut, and on the south by Westchester County.

Putnam County consists of nine municipalities, six towns and three villages. The County also has hamlets, which are unincorporated centers of population, also known as Census Designated Places (CDP). There are six CDPs in the County: Carmel Hamlet, Mahopac, Lake Carmel, Putnam Lake, Brewster Hill and Peach Lake (part).



**Table 1: Putnam County Population by Municipality**

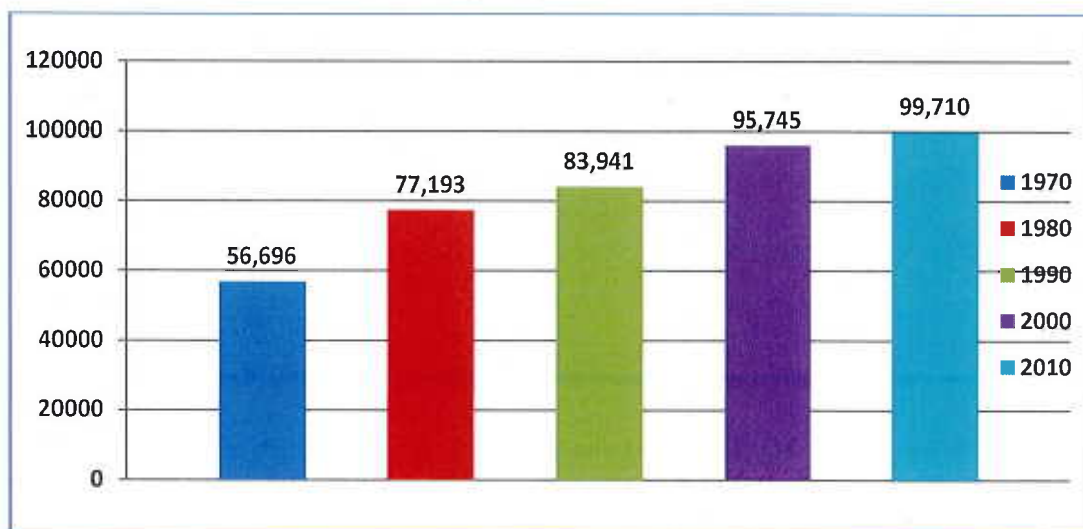
Municipality	Census 2000	Census 2010	% growth 2000 to 2010	ACS 2012 Estimate
<b>T. Carmel</b>	33,006	34,305	3.9%	34,333
Carmel Hamlet CDP	5,738	6,817	18.8%	6,663
Mahopac CDP	8,478	8,369	-1.3%	8,076
<b>T. Kent</b>	14,009	13,507	-3.6%	13,520
Lake Carmel CDP	8,663	8,282	-4.4%	7,782
<b>T. Patterson</b>	11,306	12,023	6.3%	12,029
Putnam Lake CDP	3,855	3,844	-0.3%	4,322
<b>T. Philipstown</b>	9,422	9,662	2.5%	9,687
V. Cold Spring	1,983	2,013	1.5%	1,695
V. Nelsonville	565	628	11.1%	770
<b>T. Putnam Valley</b>	10,686	11,809	10.5%	11,768
<b>T. Southeast</b>	17,316	18,404	6.3%	18,365
V. Brewster	2,162	2,390	10.5%	2,329
Brewster Hill CDP	2,226	2,089	-6.2%	1,778
Peach Lake CDP	1,062	1,044	-1.7%	1,557
<b>County</b>	<b>95,745</b>	<b>99,710</b>	<b>4.14%</b>	<b>99,702</b>
<i>Town population include villages and CDPs</i>				

**Table 2: Regional Population Trends**

Table 2 County	Census 1970	Census 1980	Census 1990	Census 2000	Census 2010	% change 2000- 2010	% change 1970-2010
Westchester	894,406	866,599	874,866	923,459	949,113	2.78%	6.1%
Orange	221,657	259,603	307,647	341,367	372,813	9.21%	68.2%
Rockland	229,903	259,530	265,475	286,753	311,687	8.70%	35.6%
Dutchess	222,295	245,055	259,462	280,150	297,488	6.19%	33.8%
Ulster	141,241	158,158	165,304	177,749	182,493	2.67%	29.2%
<b>Putnam</b>	<b>56,696</b>	<b>77,193</b>	<b>83,941</b>	<b>95,745</b>	<b>99,710</b>	<b>4.14%</b>	<b>75.9%</b>
Sullivan	52,580	65,155	69,277	73,966	77,547	4.84%	47.5%
<b>Total</b>	<b>1,818,778</b>	<b>1,931,293</b>	<b>2,025,972</b>	<b>2,179,189</b>	<b>2,290,851</b>	<b>5.1%</b>	<b>26.0%</b>

In relation to other counties within the Hudson Valley Region, Putnam ranks 6<sup>th</sup> in population, but has the largest percentage increase (75.9%) in the Hudson Valley from 1970 to 2010. The growth rate has slowed considerably over the past 10 years to 4.14%. The 2012 ACS data estimates the population to be 99,702.

**Putnam County Population 1970 to 2010**



Projections of population growth are another key element to planning. The Cornell University Program on Applied Demographics provides projections at the county level and also for individual school districts. The table below provides details on the projects out to 2040 by age cohort.

**Table 3: Putnam County Population Projections**

Age Cohort	Census 2010	Population Projections			Percentage Change		
		2020	2030	2040	2010 to 2020	2010 to 2030	2010 to 2040
0-19	25,842	23,977	24,383	24,453	-7.22%	-5.65%	-5.37%
20-34	14,590	16,498	15,499	15,631	13.08%	6.23%	7.14%
35-49	24,447	22,309	24,908	24,223	-8.75%	1.89%	-0.92%
50-64	22,414	23,990	20,568	21,688	7.03%	-8.24%	-3.24%
65-84	10,935	14,300	17,470	16,550	30.77%	59.76%	51.35%
85+	1,482	1,397	1,679	2,271	-5.74%	13.29%	53.24%
<b>Totals</b>	<b>99,710</b>	<b>102,471</b>	<b>104,507</b>	<b>104,816</b>	<b>2.77%</b>	<b>4.81%</b>	<b>5.12%</b>

According to the most recent projection, Putnam County is anticipated to grow by an estimated 2,761 persons (2.77%) by 2020. Examining the projections out to 2030 and 2040, the county is estimated to grow by 2,036 persons from 2020 to 2030 and by 309 persons from 2030 to 2040. The overall growth from 2010 to 2040 is estimate to be 5,106 (5.12%), which represents a growth rate of .17% per year - essentially no growth. When examining the growth rates within specific age cohorts, the largest increases are found in the 65-84 and the 85+ groups. These two age cohorts are estimated to grow by more than 50% by 2040 (6,404 persons). This clearly has ramifications in community and economic development planning. The age cohort of 20-34 is also projected to increase; however, the increase is only 7% over the next 26 years.

**Table 4: Births by Municipality**

Table 4 Births by Municipality in Putnam County (NYS DOH)												
Municipality	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	% change '02 - '12
T. Carmel	422	406	371	343	352	352	355	285	304	311	284	-32.7%
T. Kent	167	177	174	134	170	139	142	123	153	111	128	-23.4%
T. Patterson	138	129	129	117	103	107	100	104	85	103	81	-41.3%
T. Philipstown	103	85	102	104	90	79	81	86	90	65	53	-48.5%
V. Cold Spring	16	12	21	26	13	15	14	23	21	17	13	-18.8%
V. Nelsonville	2	7	4	11	11	10	9	13	11	6	2	0.0%
T. Putnam Valley	139	142	163	121	128	137	115	117	118	101	119	-14.4%
T. Southeast	235	224	230	217	194	222	191	179	181	175	162	-31.1%
V. Brewster	37	33	33	42	28	37	38	42	50	32	33	-10.8%
<b>Totals</b>	<b>1259</b>	<b>1215</b>	<b>1227</b>	<b>1115</b>	<b>1089</b>	<b>1098</b>	<b>1045</b>	<b>972</b>	<b>1013</b>	<b>921</b>	<b>875</b>	<b>-30.5%</b>



According to the New York State Department of Health the number of births in the County of Putnam has declined by over 30% over the past 10 years. The largest decline was in the Town of Philipstown, which was nearly 50%. The Town of Southeast has witnessed a decline of over 31% while the Village of Brewster has declined by almost 11%.

**Table 5: Births by School District**

Table 5 School District	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	% Change '02 - '12
Brewster	288	257	269	240	221	253	232	214	204	207	192	-33.3%
Carmel	361	368	370	308	333	325	294	279	290	265	257	-28.8%
Garrison Union Free	24	19	14	17	21	15	22	19	16	15	10	-58.3%
Haldane	51	52	54	61	45	52	43	55	56	38	27	-47.1%
Mahopac	314	305	282	267	263	253	268	222	229	241	206	-34.4%
Putnam Valley	123	142	154	109	118	130	111	106	118	92	111	-9.8%
Totals	1161	1143	1143	1002	1001	1028	970	895	913	858	803	-30.8%

The New York State Department of Health also provides data on the number of births by school district. There has been an overall decline in the number of births by 30.8% from 2002 to 2012 in Putnam County. Garrison Union Free, which is the smallest district, shows a decline of almost 60%; however, the number change in that district was only 10. The number of births in the Brewster Central School district has declined by 33% over the past 10 years.

**Table 6: Putnam County School District Enrollment**

School District	2009-10	2010-11	2011-12	% change 2009 - 2011	Projection 2021	Number Change	% change 2011 to 2021
Brewster CSD	3,497	3,421	3,335	-4.63%	2,950	-385	-11.54%
Carmel CSD	4,630	4,581	4,483	-3.17%	4,315	-168	-3.75%
Garrison UFSD	275	260	239	-13.09%	242	3	1.26%
Haldane CSD	902	892	883	-2.11%	906	23	2.60%
Mahopac CSD	5,124	4,949	4,859	-5.17%	4,152	-707	-14.55%
Putnam Valley CSD	1,835	1,819	1,795	-2.18%	1,661	-134	-7.47%
Totals	16,263	15,922	15,594	-4.11%	14,226	-1,368	-8.77%

The New York State Department of Education reports a decline in school enrollment for all districts in Putnam County from 2009 through 2011. According to the Cornell University Program on Applied Demographics, the projected school enrollment will continue to decline through 2021, with the exception of two districts. Garrison UFSD and Haldane are projected to grow; however, the numbers are negligible.

The loss of school-aged population, specifically in the Brewster area, has resulted in the closure of the Garden Street Elementary school in the Village of Brewster in 2012. However, the empty school building represents an opportunity for adaptive reuse, potentially for either affordable, or market rate housing or a mixed income or mixed use development.

**Table 7: Population by Age - Putnam County**

Age	2000	2010	# change	% change
Under 5	6,621	5,108	-1513	-22.9%
5 to 19	20,560	20,734	174	0.8%
20 to 34	16,111	14,590	-1521	-9.4%
35 to 54	34,186	33,423	-763	-2.2%
55 to 64	9,120	13,438	4,318	47.3%
65 to 74	5,186	7,238	2,052	39.6%
75 +	3,961	5,179	1,218	30.7%
Totals	95,745	99,710	3,965	4.1%
Median Age	37.4	41.9	4.5	12.0%

The county population has grown by 3,965 persons (4.1%) from 2000 to 2010. The age cohort of 55 to 64 was the fastest growing cohort at 47.3%, or 4,318 persons. The age cohort of less than 5 years of age declined by 1,513 persons, or 22.9% followed by the 20 to 34 (Millennials) age cohort. The cohorts of 55 to 64, 65 to 74 and 75 + all grew substantially, evidencing the dramatic increase in the aging population. The median age increased from 37.4 to 41.9 (12%).

**Table 8: Population by Age - Town of Southeast**

Age	2000	2010	# change	% change
Under 5	1,256	931	-325	-25.9%
5 to 19	3,635	3,729	94	2.6%
20 to 34	2,979	2,932	-47	-1.6%
35 to 54	6,208	6,036	-172	-2.8%
55 to 64	1,506	2,414	908	60.3%
65 to 74	980	1,268	288	29.4%
75 +	752	1,094	342	45.5%
Totals	17,316	18,404	1,088	6.3%
Median Age	37.2	41.7	4.5	12.1%

The overall growth in the Town of Southeast was 6.3%, or 1,088 persons from 2000 to 2010. The Town of Southeast shows an extremely similar pattern as the county. The age cohort of less than 5 years old declined by 325 persons, or 25.9%. The fastest growing age cohort in the town was 55 to 64 - who grew by over 60%, and the 65 to 74 and 75 + age cohorts also grew by significant amounts. The median age for the town was slightly lower than the county, but increased by 12.1%, slightly more than the county.

**Table 9: Population by Age - Village of Brewster**

Age	2000	2010	# change	% change
Under 5	146	163	17	11.6%
5 to 19	362	365	3	0.8%
20 to 34	675	772	97	14.4%
35 to 54	629	744	115	18.3%
55 to 64	134	164	30	22.4%
65 to 74	105	104	-1	-1.0%
75 +	111	78	-33	-29.7%
Totals	2162	2390	228	10.5%
Median Age	33.0	32.7	-0.3	-0.9%

The population change from 2000 to 2010 in the Village of Brewster was drastically different than both the County of Putnam and the Town of Southeast. The age cohorts of less than 5, 20 to 34, 35 to 54 and 55 to 64 all increased while the age cohorts of 65 to 74 and 75+ lost population. The median age was 4 years less than both the county and town in 2000 and declined to 32.7 by the year 2010.

**Table 10: Racial Distribution - Putnam County**

PUTNAM COUNTY Race	2000		2010		Change 2000 to 2010	
	Number	Percent	Number	Percent	Number	Percent
White alone	89,876	93.9%	90,470	90.7%	594	1%
Black or African American alone	1,562	1.6%	2,350	2.4%	788	50%
American Indian and Alaska Native alone	137	0.1%	175	0.2%	38	28%
Asian alone	1,190	1.2%	1,882	1.9%	692	58%
Native Hawaiian and Other Pacific Islander alone	24	0.1%	35	0.1%	11	46%
Some other race alone	1,596	1.7%	2,833	2.8%	1237	78%
Two or more races	1,360	1.4%	1,965	2.0%	605	44%

At the county level, Putnam remains relatively homogeneous with over 90% of the population being white alone. The White alone population only grew by 1%, but still represents over 90% of the total population. There was an increase in the Black or African American population by 788 persons, or 50%. The other notable change in the demographics at the county level was the Asian population, which witnessed an increase of 58%.

**Table 11: Racial Distribution - Town of Southeast**

TOWN OF SOUTHEAST		2000		2010		Change 2000 to 2010	
Race		Number	Percent	Number	Percent	Number	Percent
White alone		16083	92.9%	16458	89.4%	375	2%
Black or African American alone		323	1.9%	372	2.0%	49	15%
American Indian and Alaska Native alone		24	0.1%	38	0.2%	14	58%
Asian alone		283	1.6%	458	2.5%	175	62%
Native Hawaiian and Other Pacific Islander alone		16	0.1%	18	0.1%	2	13%
Some other race alone		416	2.4%	704	3.8%	288	69%
Two or more races		71	1.0%	356	1.9%	285	401%

The Town of Southeast observed a 62% increase in the Asian population, 175 persons. The Black or African American population only grew by 15%, as compared to a 50% growth county-wide in that segment. However, the Asian population now represents a larger percentage of the town than the Black or African American population.

**Table 12: Racial Distribution - Village of Brewster**

VILLAGE OF BREWSTER		2000		2010		Change 2000 to 2010	
Race		Number	Percent	Number	Percent	Number	Percent
White alone		1703	78.8%	1810	75.7%	107	6%
Black or African American alone		116	5.4%	70	2.9%	-46	-40%
American Indian and Alaska Native alone		8	0.4%	15	0.6%	7	88%
Asian alone		50	2.2%	82	3.4%	32	64%
Native Hawaiian and Other Pacific Islander alone		0	0.0%	13	0.5%	13	1300%
Some other race alone		252	11.7%	306	12.8%	54	21%
Two or more races		33	1.5%	94	3.9%	61	185%

The Village of Brewster witnessed a decline in the Black or African American population by 46 persons, or 40%. The largest number change was in the White alone population, which was 107 persons. The Asian population increased by 64% and now represents a larger percentage of the population than does the Black or African American population.



**Table 13: Racial Distribution - Percentage by Area**

PERCENTAGE OF POPULATION by AREA		Putnam County		Southeast		Brewster	
Race		2000	2010	2000	2010	2000	2010
White alone		93.9%	90.7%	92.9%	89.4%	78.8%	75.7%
Black or African American alone		1.6%	2.4%	1.9%	2.0%	5.4%	2.9%
American Indian and Alaska Native alone		0.1%	0.2%	0.1%	0.2%	0.4%	0.6%
Asian alone		1.2%	1.9%	1.6%	2.5%	2.2%	3.4%
Native Hawaiian and Other Pacific Islander alone		0.1%	0.1%	0.1%	0.1%	0.0%	0.5%
Some other race alone		1.7%	2.8%	2.4%	3.8%	11.7%	12.8%
Two or more races		1.4%	2.0%	1.0%	1.9%	1.5%	3.9%

**Table 14: Putnam County Hispanic and Non-Hispanic  
Population Change by Municipality**

Municipality	Origin	Census 2000		Census 2010		% change 2000 to 2010
		Number	% of total	Number	% of total	
T. Carmel	Hispanic	1,955	5.90%	3,469	10.10%	77.44%
	Non- Hispanic	31,051	94.10%	30,836	89.90%	-0.69%
T. Kent	Hispanic	808	5.80%	1,755	13.00%	117.20%
	Non- Hispanic	13,201	94.20%	11,752	87.00%	-10.98%
T. Patterson	Hispanic	792	7.00%	1,555	12.90%	96.34%
	Non- Hispanic	10,514	93.00%	10,468	87.10%	-0.44%
T. Philipstown	Hispanic	279	4.10%	506	7.20%	81.36%
	Non- Hispanic	6,595	95.90%	6,515	92.80%	-1.21%
V. Cold Spring	Hispanic	57	2.90%	116	5.80%	103.51%
	Non- Hispanic	1,926	97.10%	1,897	94.20%	-1.51%
V. Nelsonville	Hispanic	21	3.70%	49	7.80%	133.33%
	Non- Hispanic	544	96.30%	579	92.20%	6.43%
T. Putnam Valley	Hispanic	671	6.30%	1,159	9.80%	72.73%
	Non- Hispanic	10,015	93.70%	10,650	90.20%	6.34%
T. Southeast	Hispanic	699	10.70%	1,714	10.70%	145.21%
	Non- Hispanic	14,455	89.30%	14,300	89.30%	-1.07%
V. Brewster	Hispanic	694	32.10%	1,338	56.00%	92.80%
	Non- Hispanic	1,468	67.90%	1,052	44.00%	-28.34%
PUTNAM COUNTY	Hispanic	5,976	6.20%	11,661	11.70%	95.13%
	Non- Hispanic	89,769	93.80%	88,049	88.30%	-1.92%

There has clearly been enormous growth in the Hispanic population from the 2000 Census to the 2010 Census. The county has witnessed an increase in the Hispanic population by over 95%, while there has been a decline in the non-Hispanic population by almost 2%. There has been a decline in the non-Hispanic population in all but two municipalities within the county, Nelsonville and Putnam Valley. Brewster has seen its' Hispanic population almost double while losing over 28% of their non-Hispanic population.



**Table 15: Nativity and Place of Birth**

CENSUS 2000 Place of Birth by Location	Putnam County		Southeast		Brewster	
	Number	Percent	Number	Percent	Number	Percent
Native	1,465	67.8%	15,520	89.6%	87,325	91.2%
Foreign Born	697	32.2%	1,796	10.4%	8,420	8.8%

ACS 2012 Place of Birth by Location	Putnam County		Southeast		Brewster	
	Number	Percent	Number	Percent	Number	Percent
Native	1,374	59%	15,726	85.6%	88,183	88.4%
Foreign Born	955	41%	2,639	14.4%	11,519	11.6%

**Table 16: Hispanic and non-Hispanic Population by Age Cohort  
Village of Brewster**

Hispanic					Non-Hispanic			
Age	2000	2010	# change	% change	2000	2010	# change	% change
Under 5	53	110	57	107.5%	93	53	-40	-43.0%
5 to 19	131	188	57	43.5%	231	177	-54	-23.4%
20 to 34	341	612	271	79.5%	334	160	-174	-52.1%
35 to 54	157	376	219	139.5%	472	368	-104	-22.0%
55 to 64	8	33	25	312.5%	126	131	5	4.0%
65 to 74	3	15	12	400.0%	102	89	-13	-12.7%
75 +	1	4	3	300.0%	110	74	-36	-32.7%
Totals	694	1,338	644	92.8%	1,468	1,052	-416	-28.3%

The Hispanic and non-Hispanic population changes by age cohort in the Village of Brewster is dramatically different. The age cohort of 55 to 64 was the only non-Hispanic age cohort that gained population. The largest increase by count was in the age cohort of 20 to 34 in the Hispanic population, which was the largest decrease in the non-Hispanic population.

**Table 17: Household Size by Household Type as a percentage**

Category	Putnam County		Southeast		Brewster	
	2000	2010	2000	2010	2000	2010
Family Households	77%	74.9%	73.9%	71.4%	52.6%	53.7%
1-person household	18.1%	20.3%	20.6%	23.7%	34.2%	34.7%
2 or more person household	81.9%	79.7%	79.4%	76.3%	65.8%	65.3%
Married-couple family	65.4%	61.8%	61.9%	57.7%	33.9%	32.1%
With own children under 18 years	33.5%	29%	32.2%	27.4%	17.4%	18.2%
Nonfamily Households	23%	25.1%	26.1%	28.6%	47.4%	46.3%
Householder 65 years and over	5.9%	8.0%	6.5%	9.4%	10%	9.4%

The Village of Brewster shows an opposite trend in most categories of household composition, except for married couples. These trends may be associated with the cultural differences between the Hispanic and non-Hispanic populations. The percentage of family households have declined in the county and town, but increased in the village. The percentage of 1-person households and married couples increased in the county, town and village. The village showed an increase in married households with children under 18 years, while the county and town declined in that category. Householders 65 and over increased in the county and town, while slightly declining in the village.

**Table 18: Average Household and Family Size**

Category	Putnam County		Southeast		Brewster	
	2000	2010	2000	2010	2000	2010
Average Household Size	2.86	2.77	2.77	2.71	2.52	2.73
Average Family Size	3.27	3.22	3.22	3.2	3.08	3.3
Average Household Size of Owner-occupied unit	2.97	2.88	2.88	2.79	2.65	2.77
Average Household Size of Renter-occupied unit	2.36	2.28	2.39	2.44	2.48	2.72

The average household and family size in the village has increased while decreasing in the town and county. The average size of an owner-occupied and renter-occupied household increased in the village and decreased in the county. The town, however, shows an increase in the average size of a renter household with a decline in the average size of an owner-occupied household.

**Table 19: Housing Occupancy and Tenure**

Category	Putnam County			Southeast			Brewster		
	2000	2010	% change	2000	2010	% change	2000	2010	% change
Total Housing Units	35,030	38,224	9.1%	6,412	7,095	10.7%	881	961	9.1%
Occupied housing units	32,703	35,041	7.1%	6,184	6,675	7.9%	840	862	2.6%
Vacant housing units	2,327	3,183	36.8%	228	420	84.2%	41	99	141.5%
Homeowner Vacancy	0.9%	1.6%	0.7%	0.7%	1.3%	0.6%	1.9%	0%	-1.9%
Rental Vacancy	3.2%	7.6%	4.4%	3.2%	10%	6.8%	4.1%	9.1%	5.0%
Owner-occupied housing (number)	26,885	28,688	6.7%	4,833	5,162	6.8%	208	194	-6.7%
Renter-occupied housing (number)	5,818	6,353	9.2%	1,351	1,513	12.0%	632	668	5.7%
Owner-occupied housing (percent)	82.2%	81.9%	-0.3%	78.2%	77.3%	-0.9%	24.8%	22.5%	-2.3%
Renter-occupied housing (percent)	17.8%	18.1%	0.3%	21.8%	22.7%	0.9%	75.2%	77.5%	2.3%

The number of vacant housing units has increased in the county, town and village. The village has witnessed an increase of over 140%, growing from 41 units in 2000 to 99 by 2010. The homeowner vacancy rate is estimated to be 0%. A rate of less than 2% indicates a high demand which has the potential of pushing prices up thereby negatively affecting affordability in a village with a relatively low median income. The county, town and village show a high rental vacancy rate. A healthy rental market typically has a vacancy rate of 5%, which allows mobility and choice.

The rate of home ownership in the Village of Brewster is the complete opposite of the rate in both the county and surrounding town. Many housing professionals and community development experts state that a healthy neighborhood has a home ownership rate of 66%, Brewster's rate is 22.5%.

**Table 20: Year Structure Built\***

Year Built	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier	Total
Carmel	1,133	1,012	1,378	2,240	2,522	1,419	1,033	1,471	12,208
Kent	166	344	627	692	995	1,163	601	1,080	5,668
Patterson	412	503	681	573	464	629	422	733	4,417
Philipstown	361	227	486	660	583	560	353	923	4,153
Putnam Valley	212	520	429	546	626	685	557	1,032	4,609
Southeast	513	1,025	1,740	985	656	830	235	1,096	7,080
Brewster	65	160	72	70	49	72	39	430	957
Putnam County	2,799	3,631	5,341	5,696	5,846	5,286	3,201	6,335	38,135
% of Total	7.34%	9.52%	14.01%	14.94%	15.33%	13.86%	8.39%	16.61%	100%

\* Please note these figures are based on the American Community Survey (ACS) 2012 data, not the 2010 Census

According to the American Community Survey (ACS) 2012 data, 69.1%, or 26,364 housing units were constructed before 1979 county-wide. Lead-based paint was used in homes up until 1978. Although LBP was not used in all homes and was used much less frequently in the late 1960's and 1970's, the possibility of dangerous lead levels still exists. Lead-based paint was used much more frequently prior to 1960 and in nearly all homes built before 1939.

The housing stock built before 1960 in Putnam County represents 38.9% (14,822 units) of the total count and 16.6% was built before 1939. Over half, 54.2%, of the housing stock county-wide are nearly 50 years old, which strongly suggests a high number of homes are in need of major rehabilitation. In homes of this age, major systems and structural elements are typically



in need of full replacement. Additionally, these homes are very inefficient in terms of energy use. Elements such as heating systems, doors, windows and insulation are also in need of updating.

Specifically, in the Village of Brewster, 660 units (69%) were built prior to 1979 and 541 units (56.5%) are more than 50 years old. The village has 430 units built prior to 1939, which represents the highest percentage of the oldest housing stock in the county at 44.9%.

**Table 21: Units in Structure**

Unit Description	Brewster	
	Units	% of Units
1 unit - detached	188	19.6%
1 unit - attached	45	4.7%
<b>Single Unit Structures:</b>	<b>233</b>	<b>24.3%</b>
2 units	221	23.1%
3 or 4 units	164	17.1%
5 to 9 units	81	8.5%
10 to 19 units	73	7.6%
20 to 49 units	154	16.1%
50 or more units	0	0.0%
Mobile home units	31	3.2%
<b>Structures with &gt; 2 units</b>	<b>693</b>	<b>75.5%</b>
<b>Total:</b>	<b>957</b>	

*\* Please note these figures are based on the (ACS) 2012 data, not the 2010 Census*

An analysis of the number of “Units in Structure” reveals a greater number of 2 or more units per structure are located in the three villages, Brewster, Cold Spring and Nelsonville. According to the ACS 2012 data, a vast majority of the housing units throughout the county are 1-unit structures, either attached or detached. On a county wide basis there are 32,377 1-unit structures, or 84.9% of the total number of housing units. The towns are predominantly comprised of 1-unit detached or 1-unit attached structures. In fact, outside of the villages, the county has 86.6% of its housing in 1-unit structures. Less than 1% of the housing units in the county are classified as mobile (manufactured) homes.

## Housing Cost Burden Analysis

According to HUD, an affordable home is typically based upon a housing payment of no more than 30% of household monthly income. When a household pays more than 30% it is considered to be unaffordable and at more than 50% it is Severely Cost Burdened. Establishing the number of households experiencing cost burden is critical when assessing the ability of existing and proposed housing stock to adequately provide for the needs. It is even more important to provide these numbers for those at the extremely low-income and low-income categories, which are more clearly defined below.

This data was taken from the U.S. Department of Housing and Urban Development. The U.S. Department of Housing and Urban Development (HUD) periodically receives "custom tabulations" of data from the U.S. Census Bureau that are largely not available through standard Census products. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income).

The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. The CHAS data is based on the 2007-2011 American Community Survey (ACS) 5-year data and the 2009-2011 ACS 3-year data, which is the most recent tabulations, produced by HUD, and was made available in May 2013 and the table generator was updated on May 28, 2014. The total housing unit counts in both owner and rental categories will differ from the 2010 Census.

Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities). For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

The purpose of these tables is to show Cost Burden by levels of income, which are expressed in terms of a percentage of the Household Area Median Family Income (HAMFI). The percentages of income are expressed in the following terms:

- Extremely Low Income: Household Income  $\leq$  30% HAMFI
- Very Low Income: Household Income  $>30\%$  to  $\leq 50\%$  HAMFI
- Low Income: Household Income  $>50\%$  to  $\leq 80\%$  HAMFI
- Not Low Income: Household Income  $>80\%$  HAMFI

There are three levels of affordability (% includes utilities):

1. **Affordable** - Household spends **less than 30%** of their income toward housing costs
2. **Unaffordable** - Household spends **more than 30%** of their income toward housing costs
3. **Severe** - Household spends **more than 50%** of their income toward housing costs

## SUMMARY OF COST BURDENS

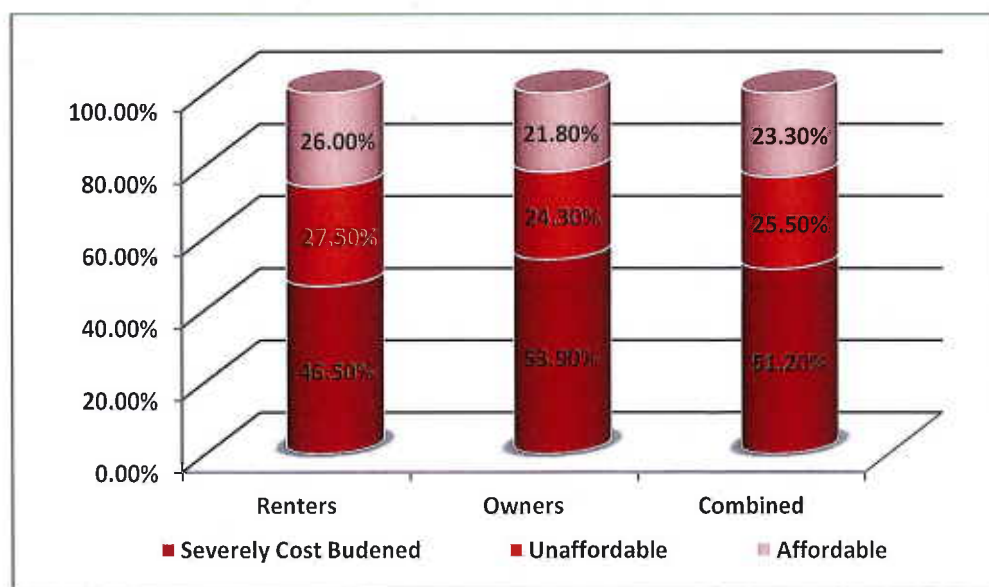
As shown in the following statistics on Cost Burden, Putnam County owners and renters are severely cost burdened, especially at income levels at or below 50% of the Area Median Income. In analyzing all income ranges, 28.2% of all renters and 29.9% of all owners are Severely Cost Burdened.

- 59.3% of Renters with income levels @ or below 50% HAMFI are Severely Cost Burdened
- 65.8% of Owners with income levels @ or below 50% HAMFI are Severely Cost Burdened

**Table 22: County Wide Affordability: Income Level at or below 80% HAMFI**

Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
<b>RENTERS</b>	900	950	1,605	3,455
as a % of the total number	26%	27.5%	46.5%	100%
<b>OWNERS</b>	1,360	1,520	3,365	6,245
as a % of the total number	21.8%	24.3%	53.9%	100%
<b>COMBINED RENTERS AND OWNERS</b>	2,260	2,470	4,970	9,700
as a % of the total number	23.3%	25.5%	51.2%	100%

- 51.2% of all Renters and Owners at or below 80% HAMFI are Severely Cost Burdened
- Over 76% of all Renters and Owners at or below 80% HAMFI are living in Unaffordable Housing





## PUTNAM COUNTY

**Table 23: Number and Percentage of Owners and Renters by Income Level**

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Income <= 30% HAMFI	1,170	48.4%	1,245	51.6%	2,415
Income >30% to <=50% HAMFI	1,830	62.5%	1,100	37.5%	2,930
Income >50% to <=80% HAMFI	3,245	74.5%	1,110	25.5%	4,355
Income >80% to <=100% HAMFI	3,005	84.3%	560	15.7%	3,565
Income >100% HAMFI	19,955	91.8%	1,780	8.2%	21,735
<b>Total</b>	<b>29,205</b>	<b>83.4%</b>	<b>5,795</b>	<b>16.6%</b>	<b>35,000</b>

**Table 24: Number of Renters by Cost Burden & Percentage Severely Cost Burdened**

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	225	195	825	1,245	66.3%
Income >30% to <=50% HAMFI	240	285	575	1,100	52.3%
Income >50% to <=80% HAMFI	435	470	205	1,110	18.5%
Income >80% to <=100% HAMFI	430	130	0	560	0.0%
Income >100% HAMFI	1,665	100	15	1,780	0.8%
<b>Total</b>	<b>2,995</b>	<b>1,180</b>	<b>1,620</b>	<b>5,795</b>	<b>28.0%</b>

**Table 25: Number of Owners by Cost Burden & Percentage Severely Cost Burdened**

Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	95	155	920	1,170	78.6%
Income >30% to <=50% HAMFI	370	400	1,060	1,830	57.9%
Income >50% to <=80% HAMFI	895	965	1,385	3,245	42.7%
Income >80% to <=100% HAMFI	1,055	1,205	745	3,005	24.8%
Income >100% HAMFI	15,245	3,800	910	19,955	4.6%
<b>Total</b>	<b>17,660</b>	<b>6,525</b>	<b>5,020</b>	<b>29,205</b>	<b>17.2%</b>

## TOWN OF SOUTHEAST

**Table 26: Number and Percentage of Owners and Renters by Income Level**

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Income <= 30% HAMFI	205	41.0%	295	59.0%	500
Income >30% to <=50% HAMFI	265	58.2%	190	41.8%	455
Income >50% to <=80% HAMFI	515	62.0%	315	38.0%	830
Income >80% to <=100% HAMFI	585	75.0%	195	25.0%	780
Income >100% HAMFI	3,750	88.8%	475	11.2%	4225
<b>Total</b>	<b>5,320</b>	<b>78.4%</b>	<b>1,470</b>	<b>21.6%</b>	<b>6,790</b>

**Table 27: Number of Renters by Cost Burden & Percentage Severely Cost Burdened**

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	40	15	240	295	81.4%
Income >30% to <=50% HAMFI	10	30	150	190	78.9%
Income >50% to <=80% HAMFI	105	150	60	315	19.0%
Income >80% to <=100% HAMFI	165	30	0	195	0.0%
Income >100% HAMFI	440	35	0	475	0.0%
<b>Total</b>	<b>760</b>	<b>260</b>	<b>450</b>	<b>1470</b>	<b>30.6%</b>

- 80.4% of Renters at or below 50% HAMFI are Severely Cost Burdened
- 89.7% of Renters at or below 50% HAMFI are in Unaffordable and Severely Cost Burdened housing
- 81.4% of Renters at or below 30% HAMFI are Severely Cost Burdened

**Table 28: Number of Owners by Cost Burden & Percentage Severely Cost Burdened**

Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	15	40	150	205	73.2%
Income >30% to <=50% HAMFI	25	105	135	265	50.9%
Income >50% to <=80% HAMFI	130	130	255	515	49.5%
Income >80% to <=100% HAMFI	205	165	215	585	36.8%
Income >100% HAMFI	2835	680	235	3750	6.3%
<b>Total</b>	<b>3210</b>	<b>1120</b>	<b>990</b>	<b>5320</b>	<b>18.6%</b>

- 60.6% of Owners at or below 50% HAMFI are Severely Cost Burdened
- 91.5% of Owners at or below 50% HAMFI are in Unaffordable and Severely Cost Burdened housing
- 73.2% of Owners at or below 30% HAMFI in are Severely Cost Burdened

## VILLAGE OF BREWSTER

**Table 29: Number and Percentage of Owners and Renters by Income Level**

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Income <= 30% HAMFI	0	0.0%	205	100.0%	205
Income >30% to <=50% HAMFI	20	16.7%	100	83.3%	120
Income >50% to <=80% HAMFI	35	18.4%	155	81.6%	190
Income >80% to <=100% HAMFI	20	13.3%	130	86.7%	150
Income >100% HAMFI	90	45.0%	110	55.0%	200
<b>Total</b>	<b>165</b>	<b>19.1%</b>	<b>700</b>	<b>80.9%</b>	<b>865</b>

**Table 30: Number of Renters by Cost Burden & Percentage Severely Cost Burdened**

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	30	15	160	205	78.0%
Income >30% to <=50% HAMFI	10	30	60	100	60.0%
Income >50% to <=80% HAMFI	65	70	20	155	12.9%
Income >80% to <=100% HAMFI	130	0	0	130	0.0%
Income >100% HAMFI	110	0	0	110	0.0%
<b>Total</b>	<b>345</b>	<b>115</b>	<b>240</b>	<b>700</b>	<b>34.3%</b>

- 72% of Renters at or below 50% HAMFI are Severely Cost Burdened
- 87% of Renters at or below 50% HAMFI are in Unaffordable and Severely Cost Burdened housing
- 78% of Renters at or below 30% HAMFI are Severely Cost Burdened

**Table 31: Number of Owners by Cost Burden & Percentage Severely Cost Burdened**

Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	0	0	0	0	0.0%
Income >30% to <=50% HAMFI	0	20	0	20	0.0%
Income >50% to <=80% HAMFI	10	10	15	35	42.9%
Income >80% to <=100% HAMFI	0	0	20	20	100.0%
Income >100% HAMFI	60	30	0	90	0.0%
<b>Total</b>	<b>70</b>	<b>60</b>	<b>35</b>	<b>165</b>	<b>21.2%</b>

- 100% of Owners at or below 50% HAMFI are in Unaffordable housing
- 42.9% of Owners between 50% and 80% HAMFI are Severely Cost Burdened
- 100% of Owners between 80% and 100% HAMFI are Severely Cost Burdened



**Table 32: Median Household Income\***

Category	Putnam County			Southeast			Brewster		
	2000	ACS 2012	% change	2000	ACS 2012	% change	2000	ACS 2012	% change
Median HH Income	\$72,279	\$95,259	31.8%	\$69,272	\$93,717	35.3%	\$42,750	\$50,417	17.9%

\* Please note these figures are based on the (ACS) 2012 data, not the 2010 Census

The median household income in the village is almost half of the median household income in the town and the county. Income in the village has risen by almost 18% since 2000, which is less than half the increase of median income in both the town and county.

**Table 33: Household Income Levels\***

Household Income	Putnam County		Southeast		Brewster	
	ACS 2012	% of households	ACS 2012	% of households	ACS 2012	% of households
<\$10,000	924	2.6%	193	2.9%	60	7.0%
\$10,000 - \$14,999	770	2.2%	112	1.7%	39	4.5%
\$15,000 - \$24,999	1,906	5.4%	364	5.4%	142	16.5%
\$25,000 - \$34,999	2,316	6.6%	329	4.9%	88	10.2%
\$35,000 - \$49,999	3,051	8.7%	653	9.7%	98	11.4%
\$50,000 - \$74,999	4,647	13.2%	1,049	15.6%	228	26.4%
\$75,000 - \$99,999	4,865	13.9%	957	14.3%	69	8.0%
\$100,000 - \$149,999	8,039	23.0%	1,528	22.8%	108	12.5%
\$150,000 or more	8,570	24.4%	1527	22.7%	30	3.5%

\* Please note these figures are based on the (ACS) 2012 data, not the 2010 Census

The village only has 3.5% of its population that earns over \$150,000 on an annual basis as compared to 24.4% in the county and 22.7% in the town. A majority of the village population falls into the \$50,000 to \$74,999 level.

Another source for income and rent statistics is the U.S. Department of Housing and Urban Development (HUD). This federal agency uses the terms Area Median Income (AMI) and Fair Market Rents (FMR). These figures are calculated annually, on county-wide basis, and used primarily for program eligibility purposes for Community and Economic Development projects as well as housing. The Area Median Income is adjusted by family size and as a percentage of annual income to determine specific program eligibility. The following table provides the adjusted income levels, which became effective December 18, 2013.

**Table 34: FY 2014 HUD Area Median Income Limits for Putnam County**

% of AMI	Family Size					
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
30% Extremely Low Income	\$17,650	\$20,150	\$22,650	\$25,150	\$27,200	\$29,200
50% Very Low Income	\$29,400	\$33,600	\$37,800	\$41,950	\$45,350	\$48,700
80% Low Income	\$47,000	\$53,700	\$60,400	\$67,100	\$72,500	\$77,850
100% Median	\$58,800	\$67,200	\$75,600	\$83,900	\$90,700	\$97,400

**Table 35: Poverty, Median Gross Rent and Home Values\***

Category	Putnam County			Southeast			Brewster		
	2000	ACS 2012	% change	2000	ACS 2012	% change	2000	ACS 2012	% change
Poverty	4.4%	5.8%	1.4%	6.1%	6.9%	0.8%	14.5%	21.7%	7.2%
Median Gross Rent	\$913	\$1,278	40%	\$943	\$1,280	35.7%	\$850	\$1,180	38.8%
Median Home Value	\$205,500	\$385,600	87.6%	\$210,500	\$376,200	78.7%	\$172,200	\$317,100	84.1%

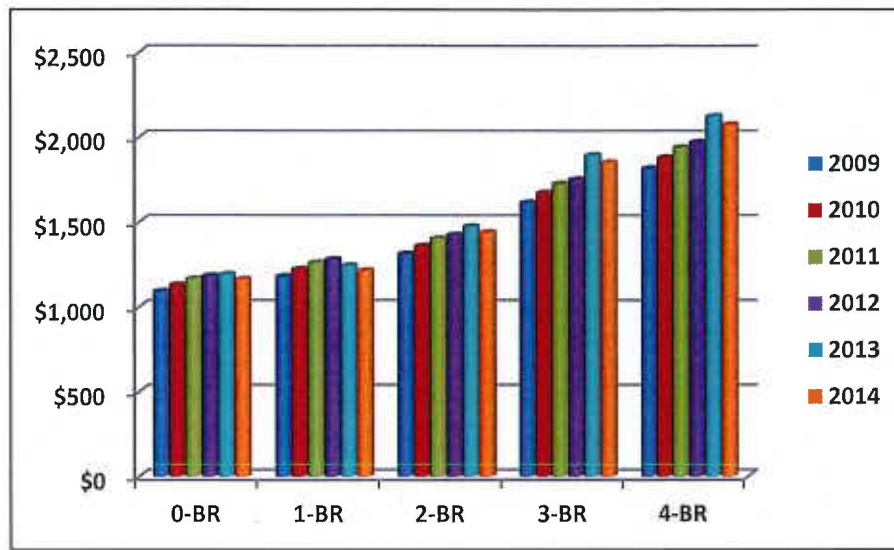
\* Please note these figures are based on the (ACS) 2012 data, not the 2010 Census

Poverty in the village has risen by 50% since the 2000 Census and represents the highest rate in Putnam County among all towns and villages. The median gross rents and median home values have increased across all municipalities.

The U.S. Department of Housing and Urban Development (HUD) published Fair Market Rents are typically associated with rental housing developments and assistance programs. The rents include a utility allowance for heat, hot water and electricity. The table below provides the Fair Market Rents for Putnam County, which is part of the New York, NY HUD Metro Income Limit Area.

**Table 36: HUD Fair Market Rent Limits for Putnam County**

Unit Size	2009	2010	2011	2012	2013	2014	% change 2009 to 2013	% change 2013 to 2014
0-BR	\$1,091	\$1,129	\$1,166	\$1,183	\$1,191	\$1,163	9.2%	-2.35%
1-BR	\$1,180	\$1,222	\$1,261	\$1,280	\$1,243	\$1,215	5.3%	-2.25%
2-BR	\$1,313	\$1,359	\$1,403	\$1,424	\$1,474	\$1,440	12.3%	-2.31%
3-BR	\$1,615	\$1,672	\$1,726	\$1,752	\$1,895	\$1,852	17.3%	-2.27%
4-BR	\$1,817	\$1,880	\$1,941	\$1,970	\$2,124	\$2,075	16.9%	-2.31%



Costs for rental housing in Putnam County have escalated over the past 5 years. According to HUD, the Fair Market Rents (FMR) increased from 2009 through 2013. However, there was a decline in the FMRs from 2013 to 2014, which may result in an issue for the local rental assistance program. When there is a decline in the FMR, the existing landlords who accept the housing assistance payment for their tenants will receive a reduction in rent.

**Table 37: Poverty Rates**

Municipality	% of all people in poverty		
	Census 2000	ACS 2012*	% change
Carmel	2.8%	4.1%	1.30%
Kent	4.1%	4.5%	0.40%
Patterson	4.9%	10.2%	5.30%
Philipstown	6.0%	7.1%	1.10%
Village of Cold Spring	5.4%	8.4%	3.00%
Village of Nelsonville	7.7%	2.7%	-5.00%
Putnam Valley	4.8%	5.7%	0.90%
Southeast	6.1%	6.9%	0.80%
Village of Brewster	14.5%	21.7%	7.20%
Putnam County	4.4%	5.8%	1.40%
Westchester County	8.8%	9.3%	0.50%
Rockland County	9.5%	12.8%	3.30%
Dutchess County	7.5%	9.1%	1.60%
Orange County	10.5%	11.7%	1.20%

\* Please note these figures are based on the (ACS) 2012 data, not the 2010 Census



Poverty rates must also be put into perspective within the county. Poverty rates in Putnam County are relatively low when compared to other counties in the region, although there are pockets of poverty in the county. As noted earlier in this chapter, the Village of Brewster has a poverty rate of 21.7%. The rates of poverty across the county have been increasing since the 2000 Census, except for the Village of Nelsonville, which showed a decrease from 7.7% to 2.7%.

**Table 38: Educational Attainment\***

Level of Education	Putnam		Southeast		Brewster	
	Census 2000	ACS 2012	Census 2000	ACS 2012	Census 2000	ACS 2012
Less than 9th grade	3.3%	2.8%	4.4%	4.2%	19.7%	14.1%
9th to 12th grade, no diploma	6.6%	4.6%	5.5%	4.4%	9.9%	20.9%
High school graduate (includes GED)	28.1%	26.6%	26.3%	24.6%	28.4%	23.5%
Some college, no degree	21.0%	19.0%	21.6%	18.6%	18.4%	16.8%
Associate's degree	7.2%	8.2%	7.2%	8.3%	4.8%	5.5%
Bachelor's degree	19.7%	21.4%	21.2%	22.1%	12.3%	13.7%
Graduate or professional degree	14.1%	17.4%	3.8%	17.8%	6.5%	5.5%

*\* Please note these figures are based on the (ACS) 2012 data, not the 2010 Census*

The village has the highest percentage of its population with less than a 9<sup>th</sup> grade education; however, the percentage has drastically declined from 19.7% in 2000 to 14.1% in 2012. On the other end of the spectrum, the village has the lowest percentage of its population with a graduate or professional degree, 5.5% in 2012, which also declined from 6.5% in 2000. However, the percentage of population with an Associate's or Bachelor's Degree increased, but still lower than both the town and county.

**Table 39: Industry**

Industry	ACS 2012		
	Number of jobs	Percent of workforce	Median Earnings
Agriculture, forestry, fishing and hunting, and mining	8	0.7%	N/A
Construction	182	16.3%	\$30,875
Manufacturing	17	1.5%	\$111,771
Wholesale trade	23	2.1%	\$27,292
Retail trade	79	7.1%	\$29,338
Transportation and warehousing, and utilities	46	4.1%	\$96,875
Information	15	1.3%	\$10,417
Finance and insurance, and real estate and rental and leasing	52	4.7%	\$16,444
Professional, scientific, & management, & administrative & waste management services:	191	17.1%	\$15,625
Educational services, and health care and social assistance:	231	20.7%	\$20,536
Educational services	133	11.9%	\$20,893
Health care and social assistance	98	8.8%	\$17,386
Arts, entertainment, and recreation, and accommodation and food services:	127	11.4%	\$11,775
Arts, entertainment, and recreation	8	0.7%	N/A
Accommodation and food services	119	10.7%	\$11,651
Other services, except public administration	98	8.8%	\$22,976
Public administration	46	4.1%	\$84,167
Agriculture, forestry, fishing and hunting, and mining	8	0.7%	N/A

In the Village of Brewster, Educational services, healthcare and social assistance jobs represent the highest percentage (20.7%) of the workforce with an annual median earning of \$20,536. Construction is the next largest industry section with 16.3% of the workforce employed in that sector with an annual median earning of \$30,875.

**Table 40: Commutation Patterns**

Putnam County has an unusually high percentage of out-of-county employment. According to the NYS Department of Labor and the US Census Bureau, in 2010 there were 47,539 Putnam County residents employed. The total number of persons working within Putnam County in 2010 was 27,869.

County Residents at Work	2010	Percentage
Total County Residents at Work	47,539	100%
Worked in New York State	44,153	92.9%
Worked in New York State- Outside of County	28,762	60.5%
Worked Outside of NYS	3,386	7.1%
Total Worked <i>Outside</i> of Putnam County	<b>32,148</b>	<b>67.6%</b>
Total Persons Working in Putnam County	27,869	100%
Lived in New York State	25,266	90.7%
Lived in Putnam County	15,391	55.3%
Lived Outside County	9,875	35.4%
Lived Outside of NYS	2,603	9.3

The majority of Putnam County residents who work outside of the county are employed in Westchester County (41.2%) and New York County (8.8%). According to the 2012 ACS, over 76% of the commuters use a car, truck or van and drive alone on their journey to work. Only 7.6% use public transportation and 8.9% carpool. The overall county average travel time to work is 38.2 minutes, which again is overwhelmingly spent alone in a car. As a result, transportation costs represent a large part of a household's monthly budget.

**Table 41: Commuting to Work**

Municipality	Drove Alone	Carpooled	Public Transit	Travel Time in minutes
Carmel	80.9%	8.5%	6.1%	37.2
Kent	78.7%	7.8%	8.2%	40.8
Patterson	76.2%	9.9%	4.6%	37.5
Philipstown	59.8%	7.7%	17%	42.7
Putnam Valley	74%	12%	6.5%	38.6
Southeast	76.7%	8.6%	8.3%	36.2
Brewster	<b>57.0%</b>	<b>14.8%</b>	<b>17.3%</b>	<b>33.2</b>

Residents of the Village of Brewster and the Town of Philipstown, which includes the Village of Cold Spring, use public transportation more than twice as much as residents in other towns. There are Metro North Stations in the Villages of Brewster and Cold Spring. The residents of Brewster use public transportation at a rate of 17.3% and Cold Spring is at the rate of 28.7% for commuting to work. The residents in the Village of Brewster have the shortest travel time to work in the county at 33.2 minutes.